

# NAMC

NORTH AMERICAN  
MONTESSORI CENTER



ENROLL

INFO

QUESTIONS

MY NAMC

SEARCH

## MAIN MENU



ENROLL

INFORMATION

QUESTIONS

MY NAMC

SEARCH

Diploma Programs

Program Benefits

Curriculum & Resources

About

Contact

ENROLL

INFORMATION

QUESTIONS

MY NAMC

SEARCH

NORTH AMERICAN  
MONTESSORI CENTER

Diploma  
Programs

Program  
Benefits

Curriculum &  
Resources

About

Contact

Common Questions

# Frequently Asked Questions

Please find answers to the most commonly asked questions below. If you have a question that is not covered here, please **contact us**.

## 1. Who should enroll?

[Collapse all](#)

**We welcome enrollments daily** from all persons interested in Montessori education.



Our student base is a diverse one, ranging from people who are looking to become Montessori teachers, to current Montessori teachers and administrators, to childcare practitioners, to parents and grandparents, to homeschoolers. We are very fortunate to work with students in North America and around the world in over 140 countries. Begin your Montessori training with NAMC today!

## What is the educational pre-requisite for your programs?

We require that you meet one of the following criteria:

- Possess a high school diploma or GED (or foreign) equivalent; or
- Be granted admission based upon having experience working in an educational capacity; or
- Be granted admission as a mature student (19 years or older).

Enroll Now

## How do I enroll?

Enrolling is **easy and convenient!** You can enroll any time from the comfort of your home. Simply complete the user-friendly Online Enrollment Form and pay by VISA or MasterCard on our **fully secure website**. Or, if you prefer, download a printable PDF Enrollment Form and send the completed form and your payment to our office by **mail or fax**. We then review and process your enrollment and courier your program materials.

You can **begin your Montessori training within days of enrolling**. It is as simple as that!

## 2. What is the format for your programs?

NAMC's Montessori training programs are **100% distance education**, which means you can complete the entire program from the **comfort of your home**. Because we do not have set start dates, you can begin your program at any time.

Once you enroll, NAMC couriers your curriculum manuals and support material directly to your door. These are the materials you study to learn the Montessori theory and methodology that relates to the age group of your program level.

Your **program is divided into three separate components** and there are a series of written assignments required for each component. Your learning is assessed based on these assignments. Each component must be completed within a ten-week period for the Infant/Toddler and Early Childhood Diploma Programs, for an approximate total of seven consecutive months. For the Lower and Upper Elementary Diploma Programs, each component must be completed within a twelve-week period, for an approximate total of nine consecutive months.

The written assignments are based directly on the curriculum manuals, curriculum support material, videos (where applicable), and other learning tools we give you. There is one assignment for each curriculum manual, **ensuring that you gain a full understanding of the activities that you will be presenting in the Montessori environment**. The assignment questions are primarily objective, focusing on your comprehension, but they also give you the opportunity for **some critical thinking and practical application**. Your **personal NAMC tutor** supports you throughout the program. Once you submit your work, your tutor assesses your assignments and provides you with detailed feedback.

Upon the successful completion of all your assignments, you receive a NAMC Montessori diploma for your program level!

## What is MyNAMC?



NAMC is thrilled to launch our **new MyNAMC Learning Environment**. All of our programs have been **enriched with many new and exciting online resources** including short and informative videos to help you get started, valuable NAMC articles, photos, activities to supplement your learning, and **an innovative study timeline to help you successfully manage** the timely completion of your program. NAMC's plan is to continually add resources to these online environments.

## 3. Which Montessori programs do you offer?

NAMC is proud to offer four levels of Montessori teacher training:

Infant/Toddler  
(0–3 Years)  
Diploma Program

Early Childhood  
(3–6 Years)  
Diploma Program

Lower Elementary  
(6–9 Years)  
Diploma Program

Program Length:

**7 Months**

Program Length:

**7 Months**

Program Length:

**9 Months**

Study Requirements:

**3 hours per week (minimum)**

Study Requirements:

**4 hours per week (minimum)**

Study Requirements:

**4 hours per week (minimum)**

Credential Earned:

**NAMC  
Montessori Diploma for  
Infants/Toddlers**

Credential Earned:

**NAMC  
Montessori Diploma for  
Early Childhood**

Credential Earned:

**NAMC  
Montessori Diploma for  
Lower Elementary**

[LEARN MORE](#)

[LEARN MORE](#)

[LEARN MORE](#)

Upper Elementary  
(9–12 Years)  
Diploma Program

Program Length:

**9 Months**

Study Requirements:

**5 hours per week (minimum)**

Credential Earned:

**NAMC  
Montessori Diploma for  
Upper Elementary**

[LEARN MORE](#)

## 4. How does the program unfold?

All of our diploma programs are divided into three components, and each component has a series of written assignments that are generated from NAMC's curriculum manuals and resources. You will be assigned a personal tutor for the duration of your program, and you will have **unlimited access** to her by email, phone, and Skype.

At NAMC, we focus on helping our students develop a thorough understanding of everything necessary to succeed as a Montessori teacher.

## How will my NAMC tutor assist me?



Once you enroll in a NAMC Montessori Diploma Program, you are connected with a personable and knowledgeable NAMC tutor who will be your Montessori guide throughout your program. **NAMC tutors are experienced Montessori classroom teachers and mentors** whose sole responsibility is working with our students on a daily basis, offering friendly assistance and making real connections. Your tutor will provide you with **individual support** throughout your studies, reviewing your assignments and giving you constructive feedback. And if you have questions along the way, just ask! Your tutor is happy to assist you with any questions you may have related to your coursework. She is also ready to help with information about Montessori philosophy and methodology, opening a new school, selecting Montessori materials, setting up a classroom, classroom management, practical applications, and much more. **Communicating with your tutor is easy.** Just pick up the phone, send an email, or Skype!

## What do the assignments involve?

NAMC's assignments correspond closely with our curriculum manuals — so that your learning relates directly to what you will be teaching in the Montessori classroom. Most of the assignment questions require short answers — sometimes a sentence, sometimes a paragraph or two — and we consistently provide you

with learning tools such as videos, graphics, and templates to support your comprehension.

The most important thing to know about our assignments is that they are manageable. **You can do this!** NAMC is proud of the fact that our dedicated, motivated students never fail. We assess you on the merit of your assignment answers. There are no examinations, and although grammar and composition skills are important, they are not the subject of your training.

Our assessment procedure is unique, and it is one of the reasons **our motivated learners succeed**. After you submit your assignments, your tutor evaluates your work and provides you with personal feedback, reviewing your answers with you to ensure that you thoroughly understand what you are learning.

NAMC wants more for you than just completed assignments; we work with you to make certain that you understand the program content and that you will have success applying what you have learned. We are kind of Montessori that way!

## What if I cannot complete my assignments by the scheduled date?

NAMC offers diploma programs that are flexible for your lifestyle.

It is important that our students adhere to the timelines of our programs. However, we understand that sometimes extenuating circumstances can disrupt study commitments. In these cases, we are willing to review and grant assignment extensions upon receiving a written request detailing the circumstances. All extension requests are considered on an individual basis.

## If I have more time to commit to my studies, may I accelerate my program?

**Yes**, if you can work on your studies full time, you may accelerate your program and complete it sooner. Once enrolled, please contact Student Services to discuss a customized schedule.

## Is there an internship or practicum involved?

**No**, NAMC programs do not include an internship or practicum. Requiring our students to have an internship would exclude many wonderful candidates who need to continue working while they take their Montessori training. We feel that this is too high a price to pay, and fortunately, many Montessori schools hold a similar view.

Distance education like NAMC's makes Montessori teacher training more accessible worldwide. Many students do not have access to a training location, and many need to continue earning an income to support themselves and their families. They simply cannot stop working to volunteer as a student teacher.

It is of great value, however, for new graduates to work closely with an experienced Montessori guide when they first begin teaching. Almost every Montessori teacher starts his or her career working with a mentor in the classroom. A mentor can provide



a profound and rewarding learning experience for a new Montessori teacher. Montessori schools find this arrangement beneficial, too, as new Montessori teachers can be mentored in accordance with the unique values and mission of that particular Montessori school.

## Is an internship or practicum important?

**An internship or practicum is always useful, but it is seldom a requirement to gain employment.**



A mentor is a valuable resource for teachers

Prospective employers appreciate seeing initiative on the part of an applicant, and undertaking a practicum on your own time certainly shows initiative — it shows that you are genuinely enthusiastic about working in a Montessori environment. If you have the time and the opportunity, we always recommend that you volunteer in a local Montessori school during the final component of your NAMC Montessori training.

However, the reality is that few schools, if any, will hire a recent graduate of any Montessori training program to be a lead teacher. Most Montessori administrators think that graduates require at least one year of on-the-job training with an experienced teacher before assuming leadership of a Montessori classroom.

To these schools, an internship is inconsequential as they know that anyone they hire will be spending a year with one of their experienced Montessori teachers — essentially a paid internship. Schools are much more concerned with finding enthusiastic, child-oriented graduates to join their team and embrace their ideals.

## 5. Why should I enroll with NAMC?

NAMC's dedication to our students sets us apart from the number of other excellent options for Montessori training. We created our Montessori distance education programs with you in mind — providing established, quality training that is affordable, flexible, and accessible.

### Established

NAMC has been training Montessori teachers for more than **20 years**, and we are the world leader in Montessori distance education and curriculum resources. We have made it our priority to offer the **best distance education programs, Montessori curriculum, and curriculum support material** available today. Through our years of working closely with students and schools, we have **established strong relationships** with Montessorians around the world. Our students and alumni have been **sharing valuable feedback** with us for two decades now. Combining their essential input with our experience, NAMC continues to improve our programs and **provide outstanding Montessori training** to our students.



### Affordable

Our **low tuition fees** are unparalleled in the Montessori teacher training market, and no other training program includes the lifetime teaching resources that we do. We also offer options in the way you pay: You can choose the cost-saving one-time payment, or the easy-to-manage three-payment option. NAMC strives to always provide our students with **exceptional training at the best value possible**. We offer high quality, robust programs at the lowest possible tuition costs.

### Quality

NAMC's commitment to quality is apparent in all we do. Our **experienced Montessori tutors** provide students with outstanding support and mentorship. Our **world-class Montessori curriculum manuals** are the most comprehensive you will find, combining authentic Montessori theory and practice with proven contemporary ideas in a user-friendly, attractive format. In every way, NAMC's high-quality Montessori teacher education programs equip our students with a solid Montessori foundation.



### Flexible





Our Montessori independent study programs are **designed for people with busy lives**. You are not confined to preset class times or required to perform time-consuming “busy work” with little benefit. Our programs are designed to efficiently and effectively prepare you to teach using the Montessori method of education **without overwhelming your life**. Indeed, most of our students **continue to work full-time** while they acquire their NAMC Montessori teaching diploma. Completing your Montessori training your way has never been easier!

## Support

NAMC’s **number one priority is our students!** Our goal is to provide you with **exceptional service**, from the moment you first contact us. We are here to answer the phone when you call and respond to your questions when you email. Our administrative team works to ensure **each student is treated as an individual**. Our tutors work full-time with NAMC, guiding and mentoring our students. Whether you need academic advice, tutoring guidance, administrative assistance, or other Montessori information, **we take the time to listen to you** and provide the answers you need.



Accessible

Our open enrollment means that you begin your program days after enrolling — and you can **enroll any time, from wherever you are in the world**. All your required program materials are included with the program and are shipped directly to your door. Study when and where it is **convenient for you**, connect with your personal tutor **in the way you choose** — by email, Skype, or phone. Completing your Montessori training has never been easier!

Are you ready to enroll in one of NAMC’s Diploma programs?  
Click here to begin your Montessori Training!

## 6. What do your programs cost?

We will be delighted to work with you as you **earn your Montessori teaching credential**. Select the appropriate link below:

ENROLL

Infant / Toddler

ENROLL

Early Childhood

### Diploma Program

**\$1,924 + SHIPPING**  
(one payment option)

#### What's included?

7 manuals  
Checklists CD  
Personal tutor

ENROLL

### Lower Elementary Diploma Program

**\$2,849 + SHIPPING**  
(one payment option)

#### What's included?

14 manuals  
CSM CD  
Personal tutor  
Online videos

### Diploma Program

**\$2,225 + SHIPPING**  
(one payment option)

#### What's included?

6 manuals  
CSM CD  
Personal tutor  
Online videos

ENROLL

### Upper Elementary Diploma Program

**\$2,849 + SHIPPING**  
(one payment option)

#### What's included?

15 manuals  
CSM CD  
Personal tutor

## What methods of payment are accepted?

A major credit card (VISA or MasterCard);

A certified check or bank draft;

A school check;

An international US money order;

A postal money order; or

A bank wire

(For international students, kindly contact us for more information)

Please note that we do not accept personal checks.

## What payment options are available?

Students choosing to pay for their entire program in one payment will save **\$100.00 off** their Total Program Fees and receive all program resources in one shipment.

Students choosing to pay for their program in three budget-friendly equal installments will receive program resources in three separate shipments. If you choose to pay by installment, your payments are due at 10-week intervals (Infant/Toddler and Early Childhood programs) or 12-week intervals (Elementary programs). Your first installment is due at the time of enrollment. Once you are enrolled, NAMC will provide you with your subsequent payment due dates.

## Is there financial aid?

NAMC's mandate is to provide all our students with the best price. We work hard to keep our fees as low as possible for everyone, and we couldn't do this if we offered financial aid to some of our students.

If you cannot make the three equal installment payments, we would be happy to discuss a monthly payment plan with you. Please **contact us** for details:

Email: [info@montessoritraining.net](mailto:info@montessoritraining.net)

Toll-Free (USA & Canada): 1.877.531.6665

Local and International Callers: 1.604.576.6621

## What is your refund policy?

NAMC offers the most generous refund policy available. Enrolled students have seven days to look through their materials, consider their decision to enroll, and receive a 100% refund on the tuition portion of their payment if they choose to withdraw.

## 7. How do I know that your graduates are satisfied with their NAMC training?

**NAMC has graduates living and working in over 140 countries worldwide**, many of whom stay in touch with us long after they have completed their training. Many have also taken the time to express how they feel about NAMC and their training.

I would like to say how pleased I am with your program! **I was certified through your program and started my own thriving Montessori school!** I refer all of my staff to become certified through you because of your beautiful manuals and convenient courses. I am a working mother of four small children and it would have been impossible for me to become Montessori certified if it wasn't for your program! Thank you for giving everyone a chance to pursue their dreams.

**Rachel Supalla, NAMC 3-6 Graduate**  
**Director/Owner Discovery Kidzone Montessori School, Montana, USA**

[Read more testimonials ►](#)

How our graduates feel about their training from NAMC may be the best indicator of how you will feel. To find out how they feel, we would be happy to put you in touch with a graduate in your area – **contact us for more information.**

## How many graduates successfully acquire employment?

The number of Montessori schools has doubled in the last ten years, so it is a wonderful time to be a Montessori teacher in what is widely considered a “recession-proof” career. **Montessori teachers are in greater demand today than they have ever been.** We receive emails and calls all the time from schools requesting teachers!

Montessori training centers are not permitted to promise students employment upon graduation, but we can assure you that Montessori teacher demand has never been greater and NAMC graduates are embraced all around the world!

## 8. Am I able to teach with just this diploma?



Investigate requirements to teach children, both before school-age and school-age, with the government agency responsible for childcare and preschool licensing or elementary education in your area.

It depends on where you live. The answer is “yes” in some areas and “no” in others. It can depend on a variety of factors, such as the age group you want to work with, class size, whether you want to **be a lead teacher in a classroom or work in your home**, your educational background and prior experience, and so on.

If this is a concern, we recommend that individuals interested in teaching infants, toddlers, and preschool-age children contact someone working in the Montessori community or their local government agency responsible for childcare and preschool licensing.

People interested in teaching elementary-age children are also advised to contact someone they know or their government office responsible for elementary education. Private and independent schools are often more flexible with their teacher education requirements than public schools.

## Is the NAMC diploma recognized internationally?



NAMC is proud to have graduates in 140 countries and counting!

**Yes**, like all Montessori diplomas, **NAMC's diploma is recognized internationally.**

NAMC does not offer an upgraded "International Diploma" for an additional fee because our programs already cover all of the information required for international certification.

Wherever you teach, either you know the method and curriculum or you do not. A Montessori program in Dubai should look and feel just like one in New York. Except for the language spoken, Montessori teachers should be interchangeable while the Montessori method remains the same.

A Montessori diploma is the recognized credential for Montessori teachers. Lately, there have been a number of new organizations offering Montessori training, but a Montessori credential is not earned at the end of the studies — a certificate of completion is issued. NAMC values all types of education; however, it is important to understand that schools are usually interested in hiring teachers with their Montessori diploma.

## 9. Who is NAMC registered or affiliated with?

NAMC is an independent Montessori training center, like most in the world, and we, along with our students and graduates, have been very successful with this status **for over 20 years.**

**NAMC is a member of the following organizations:**



Canadian Association of Young Children (CAYC)



International Montessori Council (IMC)



Pacific Northwest Montessori Association (PNMA)

## Are NAMC's diploma programs accredited?

The Montessori Accreditation Council for Teacher Education (MACTE) is an accreditation organization to which Montessori training programs with classroom training can choose to belong. To qualify for MACTE accreditation, training centers must require that students complete three weeks of classroom instruction and a minimum of 400 hours as an intern in a MACTE-accredited school. Currently, MACTE does not accredit programs that train solely through distance education.

### OUR VIEW

While MACTE accredits quality Montessori teacher education programs, those programs are not suitable for students with life and professional commitments and/or for students living in locations that prohibit them attending a MACTE-accredited institution. At NAMC we feel strongly that there is a need for high-quality Montessori distance education as an alternative to classroom training. Our many successful graduates and the Montessori schools that choose us for their teacher training fully support our position.

**Read how** our graduates feel about their training experience.



## Are NAMC, AMS, and AMI interchangeable?

No, we are not. To better understand these organizations, please consider the following:

NAMC graduates can [join AMS](#) as general members. Remember to include a copy of your NAMC diploma with your application.

As an NAMC graduate, your school can also [join AMS](#) at the Initiate level.

NAMC graduates can [join AMI](#) as general members. Remember to include a copy of your NAMC diploma with your application.

### American Montessori Society (AMS)

AMS training programs require that students spend a minimum of 300+ hours attending in-class sessions to graduate. AMS does not offer distance education as an option.

### Association Montessori Internationale (AMI)

AMI training programs are typically one year in duration and require full-time classroom attendance.

Out of the approximately 6,000 Montessori schools in the USA, approximately 3%, or about 200 schools, are AMI certified. Those schools may choose to hire their own graduates first. The other 5,800 schools almost always hire teachers who have been trained outside the AMI realm.

## Will the lack of association with the above bodies affect my career prospects?

It is possible for any Montessori-trained teacher seeking employment to encounter a biased teacher or administrator. All Montessori teachers, regardless of their training, are exposed to this risk. However, research in the past ten years has shown that few schools explicitly cite a particular Montessori diploma as a pre-requisite for employment, and the difference between salaries among teachers with different Montessori credentials is not significant.

We certainly agree with these findings because we know that the teacher holding the diploma is far more important than the diploma itself. Our experience indicates that NAMC graduates are every bit as **successful at acquiring employment** and **starting their own Montessori schools and daycares** as alternatively trained Montessori teachers.

## 10. If a specific Montessori diploma isn't the most important aspect of my Montessori career, what is?

Without question, the most important predictors of Montessori career success are the inherent personal

qualities that you bring to the profession. **Administrators hire candidates who present themselves as child-oriented, knowledgeable, and enthusiastic.** Most administrators also agree that although parents expect teachers to have Montessori training, few are interested in its source. In fact, most parents have never heard of AMI, AMS, MACTE, or even NAMC.

**Parents are, however, vitally and legitimately concerned with answers to questions such as:**

1. Is this a teacher with whom I am comfortable entrusting my child?
2. Are the children in this environment happy?
3. Are the children being intellectually challenged?
4. Will my child experience secure emotional growth and develop to his or her full potential in this environment?

**And most important:**

5. In my opinion, is this the best Montessori environment available for my child to attend?

Quite simply, the letters on a Montessori teacher's diploma are at the bottom of parental priorities. Parents are only truly interested in the quality of the individual school, classroom, and teacher. Montessori owners and administrators realize this, and, to prosper, they hire accordingly.

## **Will I be able to teach at any Montessori school with my NAMC diploma?**

As no one owns the rights to Montessori, schools have the freedom to determine which Montessori teaching credentials they choose to accept. While many schools around the world proudly accept NAMC trained Montessori teachers, others do not. The same may be said about teachers who receive their training elsewhere. Nobody can grant you a diploma and assure you that it will be accepted at all Montessori schools. Having said that, **Montessori teachers are in demand around the world** and NAMC has **graduates working in over 140 countries.** As we are fond of saying, most Montessori schools, especially independent schools, are more concerned with the teacher holding the diploma than the diploma itself.

## **11. Does NAMC offer programs in languages other than English?**



Montessori  
en Español



蒙特梭利

Although we do not currently offer programs in languages other than English, we offer translations for our previous edition Preschool/Kindergarten (3–6) manuals in Spanish and in both simplified and traditional Chinese.

These value-added tools have been developed to assist our Spanish- and Chinese- language students with their studies. If you are enrolling in our Preschool/Kindergarten (3–6) Diploma Program and are interested in these resources, please **contact us** for more information prior to enrolling.

## 12. Does NAMC sell curriculum manuals and resources separately from their diploma programs?

**Yes, NAMC is very pleased to sell our curriculum and resources separately from our diploma programs.**

It's not only NAMC students who love our curriculum manuals. Montessori infant rooms, daycares, childcare centers, teachers, Montessori teachers, and school districts around the world choose our manuals as their trusted curriculum resources. As well, families across the globe choose NAMC when they are looking for quality curriculum to build their homeschool programs.

Infant/Toddler Curriculum   Early Childhood Curriculum   Lower Elementary Curriculum

Upper Elementary Curriculum

The manuals are beautiful, enjoyable to read, and to the point. They are invaluable and I know that I will read and re-read them over and over to perfect my skills.

Patricia Sindewald



## 13. I graduated from the Preschool/Kindergarten (3–6) Diploma Program a few years ago. I notice you currently offer an Early

## Childhood (3–6) Diploma Program. Is this the same program that I took?

**Yes, our new Early Childhood Diploma Program provides you with the same Montessori teaching credential as our Preschool/Kindergarten Diploma Program.**

The diploma, the duration of the program, and its overall format remains the same, focusing on Montessori philosophy and methodology as it applies to children in the 3–6 year age range. While the program has not changed, our curriculum manuals have. We have given the program a new name to reflect these exciting revisions. The Early Childhood Diploma Program now includes beautifully redesigned hardcover curriculum manuals that feature even more Montessori theory and philosophy, written in a clear and easy-to-follow style, with detailed, step-by-step instructions and even more beautiful, full-color images.

[Click here to learn more about our new manuals!](#)

### 14. How can I contact NAMC if I have more questions?



#### Email

**General Inquiries:**  
[info@montessoritraining.net](mailto:info@montessoritraining.net)



#### Telephone

**Toll-free (USA & Canada):** 1.877.531.6665  
**Local and International callers:** 604.576.6621  
**Fax:** 604.576.6638



## Mail

### NAMC

#6 – 17675 66 Avenue  
Surrey, BC, V3S 7X1  
Canada

---

## Learn more about...

Why Should  
I Enroll?

Our  
Focus

Montessori

NAMC

---



## Celebrating two decades of training excellence



Connect with NAMC

[info@montessoritraining.net](mailto:info@montessoritraining.net)

Toll-free: 1-877-531-6665

International: 1-604-576-6621

Fax: 604-576-6638



Copyright 2018 Cornerstone Montessori Pre-School Ltd.



## Celebrating two decades of training excellence



Connect with NAMC

[info@montessoritraining.net](mailto:info@montessoritraining.net)

Toll-free: 1.877.531.6665

International: 1.604.576.6621

Fax: 604.576.6638



### Diploma Programs

[Infant/Toddler \(0-3\)](#)

[Early Childhood \(3-6\)](#)

[Lower Elementary \(6-9\)](#)

[Upper Elementary \(9-12\)](#)

[Enrollment Forms](#)

### Program Benefits

[Why Should I Enroll?](#)

[Testimonials](#)

[Student and Curriculum Focus](#)

### Curriculum & Resources

[Infant/Toddler Curriculum](#)

[Early Childhood Curriculum](#)

[Lower Elementary Curriculum](#)

[Upper Elementary Curriculum](#)

[Curriculum Order Form](#)

### About Us

[About NAMC](#)

[Common Questions](#)

[What is Montessori?](#)

[Request Information](#)

### Other

[Site Map](#)

[Disclaimer](#)

[Privacy](#)

[Policy](#)

Copyright 2018 Cornerstone Montessori Pre-School Ltd.